

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DIANE R. METZ

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-10573 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/22/2015 and confirmed on 7/9/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,492.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>70,492.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,654.81	
Trustee Fee	3,103.87	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>11,758.68</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DEUTSCHE BANK NATIONAL TRUST CO - Acct: 7732	0.00	0.00	0.00	0.00
	DEUTSCHE BANK NATIONAL TRUST CO - Acct: 7732	0.00	51,962.74	0.00	51,962.74
	DEUTSCHE BANK NATIONAL TRUST CO - Acct: 7732	0.00	0.00	0.00	0.00
					<b>51,962.74</b>

Priority					
	REBEKA A SEELINGER ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	DIANE R. METZ Acct:	0.00	0.00	0.00	0.00
	SEELINGER LAW CORPORATION Acct:	0.00	0.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct:	2,000.00	2,000.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXX1-16	5,654.81	5,654.81	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9231	794.83	794.83	0.00	794.83
	PA DEPARTMENT OF REVENUE* Acct: 9231	3,933.38	3,933.38	0.00	3,933.38
					<b>4,728.21</b>

Unsecured					
	BENEFICIAL MORTGAGE CORP* (RE)++ Acct: 5418	0.00	0.00	0.00	0.00
	CITIFINANCIAL (RE*)++ Acct:	0.00	0.00	0.00	0.00
	CAPITAL ONE(*) Acct: 6376	0.00	0.00	0.00	0.00
	FIRST COMMONWEALTH BANK* Acct: 8285	0.00	0.00	0.00	0.00
	HERMITAGE CIT&SD-WAGE/PRCP/OCC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5099				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 5981				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 7913				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 9231				
	JUNIPER BANK	0.00	0.00	0.00	0.00
	Acct: 5737				
	PA DEPARTMENT OF REVENUE*	946.29	56.38	0.00	56.38
	Acct: 9231				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 7913				
	UNITED STATES DEPARTMENT OF EDUC	33,330.87	1,985.99	0.00	1,985.99
	Acct: 9231				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					2,042.37

TOTAL PAID TO CREDITORS

58,733.32

TOTAL

CLAIMED 4,728.21

PRIORITY 0.00

SECURED 34,277.16

Date: 06/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DIANE R. METZ

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-10573 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Diane R. Metz  
DebtorCase No. 15-10573-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
Form ID: pdf900Page 1 of 2  
Total Noticed: 18

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db +Diane R. Metz, 1436 Cranbrook Drive, Hermitage, PA 16148-2049  
 cr +SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
 14050649 +Beneficial Consumer Discount Co., d/b/a Beneficial Mortgage Co of PA,  
 11671 Penn Hills Drive, Pittsburgh, PA 15235-3329  
 14050651 +Citifinancial Inc., PO Box 6243, Sioux Falls, SD 57117-6243  
 14421456 +Deutsche Bank National Trust Company, a, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 14117589 +Deutsche Bank National Trust Company, f/k/a Banker, Chase Records Center,  
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 14050654 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 14050653 +Hermitage City and School District, 800 North Hermitage Road, Hermitage, PA 16148-3220  
 14050657 +Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337  
 14082676 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
 14050660 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14050650 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 02 2020 05:57:50 Cap One,  
 Po Box 85520, Richmond, VA 23285  
 14050652 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 02 2020 06:00:17 First Commonwealth Bank,  
 601 Philadelphia St, Indiana, PA 15701-3952  
 14050655 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 02 2020 06:00:30 Internal Revenue Service,  
 Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
 14050656 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 02 2020 05:58:25 JP Morgan Chase Bank,  
 ATTN Payment Bankruptcy Prcsng, 3415 Vision Drive, Columbus, OH 43219  
 14050659 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 02 2020 05:58:33  
 Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541  
 14054778 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:08  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946  
 14050658 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:08  
 Pennsylvania Department of Revenue, Department 280946, PO Box 280946,  
 Harrisburg, PA 17128-0496

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Commonwealth of Pennsylvania, Department of Revenue  
 cr Deutsche Bank National Trust Company, Et Al...  
 cr Deutsche Bank National Trust Company, as Trustee f  
 14050662\* +Beneficial Consumer Discount Co., d/b/a Beneficial Mortgage Co of PA,  
 11671 Penn Hills Drive, Pittsburgh, PA 15235-3329  
 14050663\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 14050664\* +Citifinancial Inc., PO Box 6243, Sioux Falls, SD 57117-6243  
 14050665\* +First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952  
 14050667\* +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 14050666\* +Hermitage City and School District, 800 North Hermitage Road, Hermitage, PA 16148-3220  
 14050668\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
 14050669\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
 MONROE LA 71203-4774  
 (address filed with court: JP Morgan Chase Bank, ATTN Payment Bankruptcy Prcsng,  
 3415 Vision Drive, Columbus, OH 43219)  
 14050670\* +Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337  
 14050672\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541)  
 14050671\* Pennsylvania Department of Revenue, Department 280946, PO Box 280946,  
 Harrisburg, PA 17128-0496  
 14050673\* +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

TOTALS: 3, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Jul 01, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company, Et Al...  
andygornall@latouflawfirm.com  
Christos A. Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of  
Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
the UCFC Loan Trust 1998-D bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, Et Al...  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Plaintiff Diane R. Metz rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue  
rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Debtor Diane R. Metz rebeka@seelingerlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 9